AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application:

1   1.   (Original) A method for transferring money from a sender to a receiver at a

2   location different from the sender comprising:

3   selecting a sender agent from a plurality of independent sender agents listed in a

4   database;

5   selecting a receiver agent from a plurality of independent receiver agents listed in the

6   database;

7   authorizing the sender agent to transfer the money to the receiver agent, wherein the

8   authorization is transmitted over a data network;

9   sending information pertaining to the transfer of the money over the data network;

10   transferring the money from the sender agent to the receiver agent through a financial

11   network, wherein the receiver agent gives the money to the receiver upon receiving the money

12   from the financial network and wherein the sender agent and the receiver agent are independent

13   of the financial network.

1   2.   (Original) The method of Claim 1 further comprising the step of using an

2   intermediary to facilitate the transfer of money between the sender agent and the receiver agent.

1   3.   (Original) The method of Claim 1, wherein the intermediary hosts a web site

2   which lists the plurality of independent sender agents and the plurality of independent receiver

3   agents.

1   4.   (Original) The method of Claim 1, wherein the intermediary tracks the transfer of

2   the money.

1   5.   (Original) The method of Claim 1 further comprising the step of the intermediary

2   serving as a financial clearing house with respect to the plurality of independent sender agents

3   and receiver agents.

1   6.   (Original) The method of Claim 1 further comprising the step of the intermediary

2   guaranteeing financial transactions between the sender, the selected sender agent, and the

3   selected receiver agent.

1   7.   (Original) The method of Claim 1 further comprising the step of bidding for

2   services rendered by the plurality of sender agents and receiver agents.

1   8.   (Original) The method of Claim 1 further comprising the steps of grouping a

2   plurality of money transfers and sending the money in one financial transaction.

1   9. – 19. (Cancelled)

1   20.   (Currently Amended) A method of facilitating a money transfer between a sender

2   and a receiver located at a distance away from the sender by an intermediary, comprising:

3   listing information pertaining to a plurality of agents on a web site;

4   accepting a selection by the sender for one of the agents to become a sender agent;

5   accepting a selection by the sender for one of the agents to become a receiver agent;

6   transferring, in a particular transaction, the money from the sender agent to the receiver

7   agent by a first medium used to handle financial transactions;

8   aiding in transmission of information pertaining to the particular financial transaction by

9   a second medium used to transmit data.

1   21.   (Original) The method of Claim 20 further comprising the step of tracking the

2   money transfer.

1   22.   (Original) The method of Claim 20 further comprising the step of securing the

2   transmission of information.

1   23.   (Original) The method of Claim 20 further comprising the step of providing a

2   competitive bidding process for services offered by the plurality of agents.

1   24.   (New) The method of Claim 20, further comprising the web site showing a status

2   of the particular financial transaction.

1   25.   (New) The method of Claim 24, further comprising providing a tracking number

2   for the particular financial transaction, wherein the web site shows the status of the particular

3   financial transaction according to the tracking number.

1   26.   (New) The method of Claim 20, further comprising the intermediary maintaining

2   information relating to customer feedback regarding one or more of the plurality of agents.

1   27.   (New) The method of Claim 20, further comprising the intermediary serving as

2   an auction site to enable competitive bidding by the plurality of agents for the particular financial

3   transaction.

1   28.   (New) An intermediary system to facilitate money transfer between a sender and

2   a receiver, comprising:

3   a computer to:

4   provide an Internet web site to list information pertaining to a plurality of agents

5   that are selectable as a sender agent and a receiver agent;

6   in response to a request from the sender agent, the computer to transfer, in a

7   particular financial transaction, the money from the sender agent to the receiver agent over a first

8   medium to handle financial transactions; and

9   provide, from the Internet web site, status information regarding the particular

10   financial transaction over a second, different medium.

1   29.   (New) The intermediary system of Claim 28, wherein the first medium comprises

2   a financial network, and the second medium comprises the Internet.

1   30.   (New) The intermediary system of Claim 28, wherein the sender agent and

2   receiver agent are different from financial and banking institutions involved in the transfer of

3   money.

1   31.   (New) The intermediary system of Claim 28, wherein the Internet web site

2   enables tracking of the particular financial transaction using an assigned tracking number.

1   32.   (New) The intermediary system of Claim 28, wherein the Internet web site

2   maintains information relating to customer feedback regarding one or more of the plurality of the

3   agents.

1   33.   (New) The intermediary system of Claim 28, wherein the computer further

2   provides an auction site to enable competitive bidding by the plurality of agents for the particular

3   financial transaction.

1   34.   (New) A method of transferring money from a sender to a receiver, comprising:

2   receiving a request from a sender agent to transfer money on behalf of a sender, wherein

3   the sender agent is a non-financial and non-banking institution;

4   transferring the money from the sender agent to the receiver agent through a financial

5   transaction medium, wherein the receiver agent receives the transferred money on behalf of the

6   receiver, and wherein the receiver agent is a non-financial and non-banking institution; and

7   sending information about the transferred money over a network that is different from the

8   financial transaction medium.